# IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:			Cara No. 22 21 (07 CMD	
LYNDA M HOLLEY,			Case No. 23-21697-CMB	
	Debtor(s).	) ) X	Chapter 13	
	STIPULATED ORDER	MOD	IFYING PLAN	
$\mathbf{W}$	<b>HEREAS</b> , this matter is being presented to	the Co	ourt regarding	
[0.	NLY PROVISIONS CHECKED BELOW	SHAL	L APPLYJ:	
	a motion to dismiss case or certificate	of def	ault requesting dismissal	
	a plan modification sought by:			
	a motion to lift stay as to creditor			
	Other:			
based on th	ne records of the Court, and the Court being g no adverse impact upon other parties by	other	matter above conditioned on the terms herein, wise sufficiently advised in the premises; and f this action, thus no notice is required to be	
IT	IS HEREBY ORDERED that the			
[0	NLY PROVISIONS CHECKED BELOW	SHAL	L APPLY]	
	Chapter 13 Plan dated Amended Chapter 13 Plan dated 7/15/24			
is modified	as follows:			
[0.	NLY PROVISIONS CHECKED BELOW	SHAL	L APPLYJ	
	Debtor(s) Plan payments shall be cheffective 5/25; and/or the Plan term smonths.	_	-	

In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments,

the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
Debtor(s) shall file and serve on or before
·
If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as
may be lifted without
further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

#### ☑ Other:

- Trustee's Certificate of Default (at Doc 80) is treated as resolved by this Order.
- Debtor(s) are to fund the plan by TFS [notwithstanding anything to the contrary in the plan] which is to be implemented within 14 days of the date of this Order (if not previously implemented). Debtor(s) are responsible for ensuring that the full monthly plan payment is made each month regardless of the manner in which payments are intended to be made. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods (wage attachment, TFS, or ACH).
- To the extent the Plan is confirmed pre-bar date(s) or the completion of pending or contemplated litigation (including §506/522f action and objections to claims) or Loss Mitigation (LMP), or any other plan contingencies including sales, creditors will be paid per plan in the plan amount (or as superseded by this Confirmation Order or other Order(s) of Court) notwithstanding a claim in a greater amount or priority. Debtor shall review all proofs of claims as filed and to take such action(s), including modification

of the Plan or this Confirmation Order, as is necessary to address claim discrepancies and to address other subsequent events that will affect the adequacy of plan funding (including the outcome of contemplated or pending litigation, LMP, sale process, etc.) The need to address plan funding deficiency includes increasing the plan payment as necessary to fund 100% of timely filed and allowed non-specially classified unsecured creditors in 100% plan cases.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a de novo hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SIGNED 5/2/25 9:05 am CLERK U.S. BANKRUPTCY COURT - WDPA	Carlota M. Böhm United States Bankruptcy Judge
Stipulated by:  /s/ Christian M. Rieger Counsel to Debtor	Stipulated by:  /s/ James Warmbrodt Counsel to Chapter 13 Trustee
Stipulated by:	
Counsel to affected creditor	

cc: All Parties in Interest to be served by Clerk

## Case 23-21697-CMB Doc 88 Filed 05/04/25 Entered 05/05/25 00:25:00 Desc Imaged Certificate of Notice Page 5 of 7

United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 23-21697-CMB Lynda M. Holley Chapter 13

Debtor

## **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: auto Page 1 of 3
Date Rcvd: May 02, 2025 Form ID: pdf900 Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2025:

Recip ID		Recipient Name and Address
db	+	Lynda M. Holley, 3217 Ward Street, Pittsburgh, PA 15213-4428
cr	+	The Bank of New York Mellon Trust Company, N.A. fk, Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312 UNITED STATES 32312-3858
15626702	+	Conduent/ACS, Attn: Bankruptcy, Po Box 7051, Utica, NY 13504-7051
15626707	+	Va Pittsburgh Employee, 1010 Delafield Road, Pittsburgh, PA 15215-1802

#### TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 03 2025 00:04:00	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	+ Email/Text: ebnjts@grblaw.com	May 03 2025 00:04:00	City of Pittsburgh & School District of Pittsburgh, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 03 2025 00:09:06	Exeter Finance LLC, c/o AIS Portfolio Services, LL, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnpeoples@grblaw.com	May 03 2025 00:04:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/Text: ebnpwsa@grblaw.com	May 03 2025 00:04:00	Pittsburgh Water & Sewer Authority, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/Text: mtgbk@shellpointmtg.com	May 03 2025 00:04:00	THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A., NewRez LLC d/b/a Shellpoint Mortgage Ser, Servicing, P.O. Box 10826, Greenville, SC 29603-0826, UNITED STATES 29603-0826
15626699	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 03 2025 00:04:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15626700	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 03 2025 00:04:00	Bank of America NA, Attn: Bankruptcy Noticing, 7105 Corporate Drive, Plano, TX 75024-4100
15629322	+ Email/Text: BKRMailOps@weltman.com	May 03 2025 00:04:00	Byrider Finance, LLC DBA CNAC, c/o Weltman, Weinberg & Reis Co LPA, 965 Keynote Circle, Cleveland, OH 44131-1829
15626701	+ Email/Text: bankruptcy@jdbyrider.com	May 03 2025 00:04:00	Car Now Acceptance Co., Attn: Bankruptcy, 12802 Hamilton Crossing Blvd, Carmel, IN 46032-5424
15631225	+ Email/Text: ebnjts@grblaw.com	May 03 2025 00:04:00	City of Pittsburgh/City of Pittsburgh School Dist.,

Case 23-21697-CMB Doc 88 Filed 05/04/25 Entered 05/05/25 00:25:00 Desc Imaged Certificate of Notice Page 6 of 7

Page 2 of 3

User: auto

Date Rcvd: May 02, 2025 Form ID: pdf900 Total Noticed: 26 GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753 15647156 + Email/Text: jdryer@bernsteinlaw.com May 03 2025 00:04:00 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430 15626703 + Email/PDF: acg.exeter.ebn@aisinfo.com May 03 2025 00:19:32 Exeter Finance LLC, Attn: Bankruptcy, Po Box 166008, Irving, TX 75016-6008 15626704 ^ MEBN May 02 2025 23:58:55 KML Law Group PC, BNY Mellon Independence Center, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541 + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov 15626705 May 03 2025 00:04:00 Nelnet Loan Services, P.O. Box 82561, Lincoln, NE 68501-2561 16471858 Email/Text: mtgbk@shellpointmtg.com May 03 2025 00:04:00 NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826 15637206 + Email/Text: ebnpeoples@grblaw.com May 03 2025 00:04:00 Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753 15631058 + Email/Text: ebnpwsa@grblaw.com May 03 2025 00:04:00 Pittsburgh Water & Sewer Authority, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753 15646792 Email/Text: creditcardbkcorrespondence@bofa.com May 03 2025 00:04:00 The Bank of New York Mellon Trust at. el, c/o Bank of America, N.A., P.O. Box 31785, Tampa FL 33631-3785 15646404 Email/Text: BNCnotices@dcmservices.com

TOTAL: 22

15635912

15626706

District/off: 0315-2

## **BYPASSED RECIPIENTS**

May 03 2025 00:04:00

May 03 2025 00:04:00

May 03 2025 00:04:00

UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

Madison, WI 53707-7860

US Department of Education c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904

USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860,

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Byrider Finance, LLC DBA CNAC
cr		THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A. FK
cr		The Bank of New York Mellon Trust Company, N.A. fk
cr	*+	Duquesne Light Company c/o Bernstein-Burkley P.C. 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2025 Signature: /s/Gustava Winters

+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov

+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov

Case 23-21697-CMB

Doc 88 Filed 05/04/25 Certificate of Notice

Entered 05/05/25 00:25:00 Page 7 of 7

Desc Imaged

District/off: 0315-2 User: auto Page 3 of 3
Date Revd: May 02, 2025 Form ID: pdf900 Total Noticed: 26

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2025 at the address(es) listed below:

Name Email Address

Christian M Rieger

on behalf of Debtor Lynda M. Holley criegerlaw@gmail.com

Denise Carlon

on behalf of Creditor The Bank of New York Mellon Trust Company, N.A. fka The Bank of New York Trust Company, N.A. as

successor to JPMorgan Chase Bank, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortga

dcarlon@kmllawgroup.com

Garry Alan Masterson

on behalf of Creditor Byrider Finance LLC DBA CNAC pitecf@weltman.com, gmasterson@weltman.com

Jeffrey Hunt

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Jeffrey R. Hunt

on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor City of Pittsburgh & School District of Pittsburgh jhunt@grblaw.com

Jill Manuel-Coughlin

on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY N.A. FKA THE BANK OF NEW YORK TRUST COMPANY, N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR RESIDENTIAL

ASSET MORTGAGE PRODUCTS, INC., MORTGA bankruptcy@powerskirn.com

Joshua I. Goldman

on behalf of Creditor The Bank of New York Mellon Trust Company N.A. fka The Bank of New York Trust Company, N.A. as

Successor to JPMorgan Chase Bank, N.A. as Trustee for Residential Asset Mortgage Products, Inc., Mortgag josh.goldman@padgettlawgroup.com, bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com

Karina Velter

on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY N.A. FKA THE BANK OF NEW YORK TRUST COMPANY, N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC., MORTGA karina.velter@powerskirn.com, Kaitlyn.Pemper@powerskirn.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com

btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 12